




COLLIN COUNTY

Human Resources
2300 Bloomdale Road
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DATE: November 30, 2021

TO: Commissioners' Court

FROM: Cynthia Jacobson, Director Human Resources 

RE: Renewal of Group Benefit/Insurance for Medical, Pharmacy, Dental, Vision, COBRA, Flexible Spending Account (FSA), Retiree Health Administration, and Stop Loss Coverage for Medical and Pharmacy Benefits

2022 is the second amendment to Stop Loss for Collin County's RFP #2019-267, Group Benefit/Insurance for Medical, Pharmacy, Dental, Vision, COBRA, Flexible Spending Account (FSA), Retiree Health Administration, and Stop Loss Coverage for Medical and Pharmacy Benefits. We request consideration and approval authorizing Purchasing Agent to execute documents for the following changes, service agreements, and insurance programs.

The stop loss administration fee increased from \$245.47 per member per month to \$309.08 per member per month. This increase is due to the multi-year loss ratio being above 100% (124% historical over the last five years from 2017 through YTD 2021) and there being a large number of claims above the deductible level (\$100,000). 2021 YTD stop loss reimbursement is over \$5.3 million.